

Information to identify the case:

Debtor 1	Daniel N. McClure Neff	Social Security number or ITIN xxx-xx-3477
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 20-21072-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel N. McClure Neff
fka Daniel N. Neff

7/9/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel N. McClure Neff
Debtor

Case No. 20-21072-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Jul 09, 2025

User: auto
Form ID: 3180W

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Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2025:

Recip ID	Recipient Name and Address
db	+ Daniel N. McClure Neff, 1700 Patrick Place, Apartment T2, South Park, PA 15129-9244
15221428	+ Allegheny Health Network, 4 Allegheny Center, Fourth Floor, Pittsburgh, PA 15212-5227
15221429	+ Allegheny Radiology, P.O. Box 645367, Pittsburgh, PA 15264-5251
15221432	+ Center Pointe Sleep Assoc., 453 Valley Brook Road, Suite 400, McMurray, PA 15317-3371
15289705	+ FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15221436	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15221439	+ Matthew J Yankosek, 566 Delaware Ave., Washington, PA 15301-1804

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 10 2025 04:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 10 2025 04:04:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jul 10 2025 04:04:00	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Jul 10 2025 04:04:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Jul 10 2025 04:04:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	EDI: Q3G.COM	Jul 10 2025 04:04:00	Quantum3 Group LLC, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
cr	+ Email/Text: bncmail@w-legal.com	Jul 10 2025 00:08:00	TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
15221430	+ EDI: GMACFS.COM	Jul 10 2025 04:04:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15238466	EDI: GMACFS.COM	Jul 10 2025 04:04:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
15221431	+ EDI: CAPITALONE.COM	Jul 10 2025 04:04:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15229862	EDI: CAPITALONE.COM	Jul 10 2025 04:04:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

District/off: 0315-2

User: auto

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Date Rcvd: Jul 09, 2025

Form ID: 3180W

Total Noticed: 36

15221433	+ EDI: WFNNB.COM	Jul 10 2025 04:04:00	Comenity Capital/Gamestop, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15221434	+ EDI: WFNNB.COM	Jul 10 2025 04:04:00	Comenitybank/hottpic, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15221435	Email/PDF: DellBKNotifications@resurgent.com	Jul 10 2025 00:20:13	Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
15225238	Email/PDF: resurgentbknotifications@resurgent.com	Jul 10 2025 00:20:12	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
15605157	+ Email/Text: EBN@edfinancial.com	Jul 10 2025 00:07:00	EdFinancial Services, P.O. Box 36008, Knoxville, TN. 37930-6008
15221437	EDI: BLUESTEM	Jul 10 2025 04:04:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
15231436	^ MEBN	Jul 10 2025 00:05:27	Lakeview Loan Servicing, LLC, PO Box 840, Buffalo, NY 14240-0840
15221438	Email/Text: camanagement@mtb.com	Jul 10 2025 00:08:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264
15268955	EDI: Q3G.COM	Jul 10 2025 04:04:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15244813	EDI: Q3G.COM	Jul 10 2025 04:04:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
15244812	EDI: Q3G.COM	Jul 10 2025 04:04:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15244814	EDI: Q3G.COM	Jul 10 2025 04:04:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15661607	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 10 2025 00:20:40	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
15221695	^ MEBN	Jul 10 2025 00:05:10	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15248831	Email/Text: bncmail@w-legal.com	Jul 10 2025 00:08:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 1415 Western avenue, Suite 700, SEATTLE, WA 98101
15221440	+ EDI: WTRRNBNK.COM	Jul 10 2025 04:04:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15661853	+ Email/Text: EBN@edfinancial.com	Jul 10 2025 00:07:00	US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15244855	EDI: AIS.COM	Jul 10 2025 04:04:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
cr	*+	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2025 at the address(es) listed below:

Name	Email Address
David A. Rice	on behalf of Debtor Daniel N. McClure Neff ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com
Scott R. Lowden	on behalf of Debtor Daniel N. McClure Neff lowdenscott@gmail.com

TOTAL: 5